



INTERNATIONAL APPLICATION PUBLISHED UNDER THE PATENT COOPERATION TREATY (PCT)

(51) International Patent Classification ⁶ : G06F 17/60		A1	(11) International Publication Number: WO 98/41941
			(43) International Publication Date: 24 September 1998 (24.09.98)
(21) International Application Number: PCT/US98/03800		(81) Designated States: AL, AM, AT, AU, AZ, BA, BB, BG, BR, BY, CA, CH, CN, CU, CZ, DE, DK, EE, ES, FI, GB, GE, GH, GM, GW, HU, ID, IL, IS, JP, KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, MD, MG, MK, MN, MW, MX, NO, NZ, PL, PT, RO, RU, SD, SE, SG, SI, SK, SL, TJ, TM, TR, TT, UA, UG, US, UZ, VN, YU, ZW, ARIPO patent (GH, GM, KE, LS, MW, SD, SZ, UG, ZW), Eurasian patent (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European patent (AT, BE, CH, DE, DK, ES, FI, FR, GB, GR, IE, IT, LU, MC, NL, PT, SE), OAPI patent (BF, BJ, CF, CG, CI, CM, GA, GN, ML, MR, NE, SN, TD, TG).	
(22) International Filing Date: 17 March 1998 (17.03.98)			
(30) Priority Data: 60/041,394 18 March 1997 (18.03.97) US			
(71) Applicant (for all designated States except US): CITIBANK, N.A. [US/US]; 399 Park Avenue, New York, NY 10043 (US).			
(72) Inventor; and (75) Inventor/Applicant (for US only): HASKINS, Charles, R. [US/US]; 7 Wood Duck Lane, Wyoming, DE 19934 (US).			
(74) Agent: MARCOU, George, T.; Kilpatrick Stockton LLP, Suite 800, 700 13th Street, N.W., Washington, DC 20005 (US).			

Published

With international search report.

Before the expiration of the time limit for amending the claims and to be republished in the event of the receipt of amendments.

(54) Title: METHOD AND SYSTEM FOR ESTABLISHING, MONITORING, AND RESERVING A GUARANTEED MINIMUM VALUE RETURN ON SELECT INVESTMENTS

(57) Abstract

The present invention provides a method and system for assuring a minimal guaranteed return on long-term investments, such as mutual funds or variable annuities. The invention includes a method and system for pricing, administration, customer presentation, and reserving relating to the guaranteed minimum return assurance (S11). Specific select funds (S1) are designated for investment. If the select funds (S1) meet diversification guidelines (S2) the select funds (S1) are analyzed to determine a pattern of investments which achieve the guaranteed minimum return assurance (S11). In addition, the present invention includes a method and system for allowing individual investors to control and easily change their typical asset allocation strategies and features that allow the tracking of payments, use of reserving techniques, and optimizing investment diversification.

